

SUBSTITUTE TRUSTEE'S DEED

Michael S. McKay, SUBSTITUTE TRUSTEE
GRANTOR

TO: JPMorgan Chase Bank, as Trustee,
GRANTEE

WHEREAS, on March 24, 2003, Galvin D. Sims and Tiffany Sims executed a Deed of Trust to First National Financial Title Services, Inc., as Trustee, with Matrix Financial Services Corporation being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is of record in Trust Deed Book 1686 at Page 565 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Matrix Financial Services Corporation assigned said Deed of Trust to JPMorgan Chase Bank, as Trustee pursuant to an instrument dated March 27, 2003 and recorded in Trust Deed Book 1866 at Page 636 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, JPMorgan Chase Bank, as Trustee, the holder of said Deed of Trust and the Note secured thereby, substituted Michael S. McKay as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated October 13, 2006, and recorded in Trust Deed Book 2,590 at Page 273 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on December 7, 2006, at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of **One Hundred Thirty-One Thousand Seven Hundred Fifty Dollars and No/100 Cents (\$131,750.00 U.S. Dollars)**, which was the highest bid for cash for

said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto JPMorgan Chase Bank, as Trustee, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Lot 4, King's View Lakes Subdivision, situated in Section 31, Township 1 South, Range 8 West, as shown on Plat of Record in Plat Book 67, Page 8-9, in the Land Records of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

This being the same property conveyed to P & P Construction, Inc. from KP Development Corporation by Warranty Deed Dated August 19, 2002, and recorded on August 23, 2002, in Book 426, Page 645 in the Land Records of Desoto County Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this the 12th day of December, 2006.

Michael S. McKay
Substitute Trustee
MacNeill & Buffington, P.A.
Suite A-250 River Oaks Office Plaza
1080 River Oaks Drive
Flowood, MS 39208
Telephone No. (601) 936-2800

STATE OF MISSISSIPPI)
) ACKNOWLEDGMENT
COUNTY OF Rankin)

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Michael S. McKay, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned.

WITNESS MY SIGNATURE and seal of office this 12th day of December, 2006.

My Commission Expires:



Sandra B. Carter
Notary Public

GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

Michael S. McKay
Substitute Trustee
MacNeill & Buffington, P.A.
Suite A-250 River Oaks Office Plaza
1080 River Oaks Drive
Flowood, MS 39208
Telephone No.(601) 936-2800

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:

JPMorgan Chase Bank, as Trustee
c/o Homecomings Financial LLC
9350 Waxie Way
San Diego, California 92123
Telephone No. 1-858-505-7400

THIS DOCUMENT PREPARED BY AND
AFTER RECORDING PLEASE RETURN TO:

Dyke, Henry, Goldsholl & Winzerling, P.L.C.
415 North McKinley, Suite 555
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000
DHGW No. 33423H

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 24, 2003, Galvin D. Sims and Tiffany Sims executed a Deed of Trust to First National Financial Title Services, Inc. as Trustee for the benefit of Matrix Financial Services Corporation, which Deed of Trust was recorded in Trust Deed Book 1686 at Page 565 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Matrix Financial Services Corporation assigned said Deed of Trust to JPMorgan Chase Bank, as Trustee pursuant to an instrument dated March 27, 2003 and recorded in Trust Deed Book 1866 at Page 636 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, JPMorgan Chase Bank, as Trustee, the holder of said Deed of Trust and the Note secured thereby, substituted Michael S. McKay as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated October 13, 2006, and recorded in Trust Deed Book 2,890 at Page 273 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, JPMorgan Chase Bank, as Trustee, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

Volume No. 111 on the 16 day of Nov., 2006
Volume No. 111 on the 23 day of Nov., 2006
Volume No. 111 on the 30 day of Nov., 2006
Volume No. _____ on the _____ day of _____, 2006
Volume No. _____ on the _____ day of _____, 2006

Diane Smith

Sworn to and subscribed before me, this 30 day of Nov., 2006

By Judy H. Donaghy

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 511 words @ .12 \$ 61.32
B. 2 subsequent insertions of 1022 words @ .10 \$ 102.20
C. Making proof of publication and depositing to same \$ 9.00
TOTAL PUBLISHER'S FEE: \$ 166.52

Lot 4, King's View Lakes Subdivision, situated in Section 31, Township 1 South, Range 8 West, as shown on Plat of Record in Plat Book 67, Pages 8-9, in the Land Records of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property. This being the same property conveyed to P & P Construction, Inc. from KP Development Corporation by Warranty Deed Dated August 19, 2002, and recorded on August 23, 2002, in Book 426, Page 645 in the Land Records of DeSoto County Mississippi. Title to the above described property is believed to be good, but I will convey only such title as vested in me as Substitute Trustee.

WITNESS my signature on this the 7th day of November, 2006.

/s/Michael S. McKay
Michael S. McKay
Substitute Trustee
Mitchell & Burlington, P.A.
Suite A-250 River Oaks Office Plaza
1080 River Oaks Drive
Flowood, MS 38608
Telephone No. (601) 936-2860

THIS DOCUMENT PREPARED BY:
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
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DHGW No. 334234
PUBLISHED ON THESE DATES:
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